



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. 070639/0135

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Applicant: Izumi HARADA
Title: SETTLEMENT METHOD IN DEAL OF GOODS OR SERVICE
Application No.: 09/850,134
Filing Date: May 8, 2001
Examiner: Elisca, Pierre E.
Art Unit: 3621

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REPLY UNDER 37 CFR 1.111

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Commissioner for Patents
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Sir:

This communication is responsive to the Non-Final Office Action dated December 4, 2003, concerning the above-referenced patent application.

Remarks/Arguments begin on page 13 of this document.